IN THE CLAIMS:

Please enter the current claim set as follows:

1. (currently amended) A method for evaluating risk associated with underwriting an insurance policy, comprising:

receiving ~~at least~~ one or more locations to be covered under the insurance policy;

automatically assessing risk associated with the one or more locations, including generating rating results for one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations; and

determining whether to underwrite any of the one or more locations based on the assessed risk.

2. (currently amended) The method of claim 1, wherein determining whether to underwrite any of the one or more locations further comprises:

applying at least one business rule.

3. (original) The method of claim 1, further comprising:

enabling selection of at least one of an underwriting analysis and a risk analysis.

4. (original) The method of claim 1, further comprising:

enabling setup of an event that may impact assessment of risk.

5. (currently amended) ~~The method of claim 4,~~ A method for evaluating risk associated with underwriting an insurance policy, comprising:

enabling setup of an event that may impact assessment of risk, wherein setup of an event comprises at least one of:

providing ring details, damage rate information, and PML rating data;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

6. (currently amended) The method of claim 5, wherein ring details include ~~ring~~ a number of rings and ring distance between each of the rings.

7. (currently amended) The method of claim 5 ~~6~~, wherein damage rate information is associated with each ring.

8. (original) The method of claim 5, wherein the PML rating data includes an association of PML and CAP.

9. (currently amended) ~~The method of claim 1, further~~ A method for evaluating risk associated with underwriting an insurance policy, comprising:

enabling setup of a landmark, wherein the setup includes assigning a name, a location, a CAP, and a PML adjustment to the landmark;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

10. (currently amended) The method of claim 1, wherein ~~the~~ a location may be selected by at least one of a company search, an address search, or uploading a file.

11. (original) The method of claim 10, wherein selection of a location by company search further comprises:

receiving at least part of a company name;

searching for the company name in a business data store; and

retrieving at least one address from the searching.

12. (original) The method of claim 11, further comprising:

determining that there are ambiguous addresses for the company name; and

enabling selection of at least one of the addresses.

13. (original) The method of claim 10, wherein selection of a location by an address search further comprises:

receiving a street address and at least one of a zip code and a city and state.

14. (original) The method of claim 10, wherein selection of a location by uploading a file further comprises:

associating data in the file with a predefined format.

15. (original) The method of claim 10, further comprising:

attempting to automatically geocode the selected location.

16. (original) The method of claim 15, wherein the location can not be automatically geocoded and further comprising:

enabling use of a spatial interface to manually geocode the location.

17. (original) The method of claim 1, wherein automatically assessing risk further comprises:

performing a proximity analysis.

18. (currently amended) The method of claim 1, ~~further comprising:~~

~~providing~~ wherein the rating results for at least one peril are capable of being displayed on a map.

19. (currently amended) The method of claim 1 ~~18~~, further comprising.

enabling drilldown into details of at least a portion of the rating results

20. (currently amended) The method of claim 1 ~~18~~, further comprising:

enabling exporting of the rating results.

21. (currently amended) ~~The method of claim 18, further comprising:~~ A method for evaluating risk associated with underwriting an insurance policy, comprising:

enabling location specific PML analysis;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location including providing rating results for at least one peril; and

determining whether to underwrite the location based on the assessed risk.

22. (original) The method of claim 21, further comprising:

receiving insurance policy details;

receiving location details for one location associated with the insurance policy details; and

generating PML results for the location.

23. (original) The method of claim 1, wherein assessing risk associated with the location further comprises:

assessing risk based on at least one of unbound policies and bound policies.

24. (currently amended) A method for proximity analysis, further comprising:

receiving selection of a proximity center, wherein the proximity center comprises a location;

executing a function with the proximity center to determine target data items that fall within one or more ~~a~~ proximity areas around the proximity center; and

spatially representing the target data items.

25. (original) The method of claim 24, further comprising:

receiving proximity dimensions and a proximity analysis target data set.

26. (original) The method of claim 25, wherein the target data items are identified from the target data set.

27. (original) The method of claim 24, wherein the function is a user-specific function.

28. (original) The method of claim 24, wherein the function may execute user-specific logic to calculate result data.

29. (original) The method of claim 24, further comprising:

retrieving metadata for the user-specific function.

30. (original) The method of claim 24, further comprising:

rendering the target data items within at least one proximity area associated with the proximity center; and

overlaying the at least one proximity area with at least one area boundary.

31. (original) The method of claim 24, wherein there are multiple proximity areas and wherein spatially representing the target data items further comprises:

displaying the target data items within the multiple proximity areas.

32. (original) The method of claim 24, wherein the function is a first function and further comprising:

retrieving metadata for a second function that aggregates data in the target data set based on a proximity area in which the target data item falls.

33. (original) The method of claim 32, further comprising:

executing the second function to obtain aggregated proximity analysis results.

34. (original) The method of claim 33, further comprising:

retrieving metadata for a report that generates custom reports from the aggregated proximity analysis results; and

creating the report.

35. (original) The method of claim 34, further comprising:

displaying the report.

36. (original) The method of claim 34, wherein the report comprises at least one of a summary report and a full report.

37. (original) The method of claim 24, wherein the proximity center is selected by at least one of an address selection, a latitude and longitude selection, and manual creation on a map.

38. (original) The method of claim 24, wherein proximity analysis is performed for an event.

39. (original) The method of claim 24, further comprising:

saving proximity analysis data by saving at least the proximity center, proximity area data, report data, and at least one spatial data layer.

40. (original) The method of claim 39, further comprising:

enabling editing of the proximity analysis data.

41. (currently amended) ~~The method of claim 24,~~ A method for proximity analysis, further comprising:

receiving selection of a proximity center;

executing a function with the proximity center to determine target data items that fall within a proximity area around the proximity center; and

spatially representing the target data items;

wherein the proximity center comprises a landmark and proximity areas comprise rings encircling the landmark.

42. (currently amended) An article of manufacture including a program for evaluating risk associated with underwriting an insurance policy, wherein the program causes operations to be performed, the operations comprising:

receiving ~~at least~~ one or more locations to be covered under the insurance policy;

automatically assessing risk associated with the one or more locations, including generating rating results for one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations; and

determining whether to underwrite any of the one or more locations based on the assessed risk.

43. (currently amended) The article of manufacture of claim 42, wherein the operations for determining whether to underwrite any of the one or more locations further comprise:

applying at least one business rule.

44. (original) The article of manufacture of claim 42, wherein the operations further comprise:

enabling selection of at least one of an underwriting analysis and a risk analysis.

45. (original) The article of manufacture of claim 42, wherein the operations further comprise:

enabling setup of an event that may impact assessment of risk.

46. (currently amended) ~~The article of manufacture of claim 45,~~ An article of manufacture including a program for evaluating risk associated with underwriting an insurance policy, wherein the program causes operations to be performed, the operations comprising:

enabling setup of an event that may impact assessment of risk, wherein operations for setup of an event comprise at least one of:

providing ring details, damage rate information, and PML rating data;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

47. (currently amended) The article of manufacture of claim 46, wherein ring details include ~~ring~~ a number of rings and ring distance between each of the rings.

48. (currently amended) The article of manufacture of claim 46 ~~47~~, wherein damage rate information is associated with each ring.

49. (original) The article of manufacture of claim 46, wherein the PML rating data includes an association of PML and CAP.

50. (currently amended) ~~The article of manufacture of claim 42, wherein the operations further comprise:~~ An article of manufacture including a program for evaluating risk associated with underwriting an insurance policy, wherein the program causes operations to be performed, the operations comprising:

enabling setup of a landmark, wherein the setup includes assigning a name, a location, a CAP, and a PML adjustment to the landmark;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

51. (currently amended) The article of manufacture of claim 42, wherein ~~the~~ a location may be selected by at least one of a company search, an address search, or uploading a file.

52. (original) The article of manufacture of claim 51, wherein the operations for selection of a location by company search further comprise:

receiving at least part of a company name;

searching for the company name in a business data store; and

retrieving at least one address from the searching.

53. (original) The article of manufacture of claim 52, wherein the operations further comprise:

determining that there are ambiguous addresses for the company name; and

enabling selection of at least one of the addresses.

54. (original) The article of manufacture of claim 51, wherein the operations for selection of a location by an address search further comprise:

receiving a street address and at least one of a zip code and a city and state.

55. (original) The article of manufacture of claim 51, wherein the operations for selection of a location by uploading a file further comprise:

associating data in the file with a predefined format.

56. (original) The article of manufacture of claim 51, wherein the operations further comprise:

attempting to automatically geocode the selected location.

57. (original) The article of manufacture of claim 56, wherein the location can not be automatically geocoded and wherein the operations further comprise:

enabling use of a spatial interface to manually geocode the location.

58. (original) The article of manufacture of claim 42, wherein the operations for automatically assessing risk further comprise:

performing a proximity analysis.

59. (currently amended) The article of manufacture of claim 42, wherein the ~~operations further comprise:~~

~~providing~~ rating results for at least one peril are capable of being displayed on a map.

60. (original) The article of manufacture of claim 59, wherein the operations further comprise.

enabling drilldown into details of at least a portion of the rating results

61. (original) The article of manufacture of claim 59, wherein the operations further comprise:

enabling exporting of the rating results.

62. (currently amended) ~~The article of manufacture of claim 59, wherein the operations further comprise:~~ An article of manufacture including a program for evaluating risk associated with underwriting an insurance policy, wherein the program causes operations to be performed, the operations comprising:

enabling location specific PML analysis;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

63. (currently amended) The article of manufacture of claim 62 ~~61~~, wherein the operations further comprise:

receiving insurance policy details;

receiving location details for one location associated with the insurance policy details; and

generating PML results for the location.

64. (original) The article of manufacture of claim 42, wherein the operations for assessing risk associated with the location further comprise:

assessing risk based on at least one of unbound policies and bound policies.

65. (currently amended) An article of manufacture including a program for proximity analysis, wherein the program causes operations to be performed, the operations comprising:

receiving selection of a proximity center, wherein the proximity center comprises a location;

executing a function with the proximity center to determine target data items that fall within one or more ~~a~~ proximity areas around the proximity center; and

spatially representing the target data items.

66. (original) The article of manufacture of claim 65, wherein the operations further comprise:

receiving proximity dimensions and a proximity analysis target data set.

67. (original) The article of manufacture of claim 66, wherein the target data items are identified from the target data set.

68. (original) The article of manufacture of claim 65, wherein the function is a user-specific function.

69. (original) The article of manufacture of claim 65, wherein the function may execute user-specific logic to calculate result data.

70. (original) The article of manufacture of claim 65, wherein the operations further comprise:

retrieving metadata for the user-specific function.

71. (original) The article of manufacture of claim 65, wherein the operations further comprise:

rendering the target data items within at least one proximity area associated with the proximity center; and

overlaying the at least one proximity area with at least one area boundary.

72. (original) The article of manufacture of claim 65, wherein there are multiple proximity areas and wherein the operations for spatially representing the target data items further comprise:

displaying the target data items within the multiple proximity areas.

73. (original) The article of manufacture of claim 65, wherein the function is a first function and wherein the operations further comprise:

retrieving metadata for a second function that aggregates data in the target data set based on a proximity area in which the target data item falls.

74. (original) The article of manufacture of claim 73, wherein the operations further comprise:

executing the second function to obtain aggregated proximity analysis results.

75. (original) The article of manufacture of claim 74, wherein the operations further comprise:

retrieving metadata for a report that generates custom reports from the aggregated proximity analysis results; and

creating the report.

76. (original) The article of manufacture of claim 75, wherein the operations further comprise:

displaying the report.

77. (original) The article of manufacture of claim 75, wherein the report comprises at least one of a summary report and a full report.

78. (original) The article of manufacture of claim 65, wherein the proximity center is selected by at least one of an address selection, a latitude and longitude selection, and manual creation on a map.

79. (original) The article of manufacture of claim 65, wherein proximity analysis is performed for an event.

80. (original) The article of manufacture of claim 65, wherein the operations further comprise:

saving proximity analysis data by saving at least the proximity center, proximity area data, report data, and at least one spatial data layer.

81. (original) The article of manufacture of claim 80, wherein the operations further comprise:

enabling editing of the proximity analysis data.

82. (currently amended) ~~The article of manufacture of claim 65,~~ An article of manufacture including a program for proximity analysis, wherein the program causes operations to be performed, the operations comprising:

receiving selection of a proximity center;

executing a function with the proximity center to determine target data items that fall within a proximity area around the proximity center; and

spatially representing the target data items;

wherein the proximity center comprises a landmark and proximity areas comprise rings encircling the landmark.

83. (currently amended) A computer system having logic for evaluating risk associated with underwriting an insurance policy, wherein the logic is executed by the computer system, the logic comprising:

receiving ~~at least~~ one or more locations to be covered under the insurance policy;

automatically assessing risk associated with the one or more locations, including generating rating results for one or more perils, wherein the rating results indicate whether that peril may occur at each of the one or more locations; and

determining whether to underwrite any of the one or more locations based on the assessed risk.

84. (currently amended) A computer system having logic for proximity analysis, wherein the logic is executed by the computer system, the logic comprising:

receiving selection of a proximity center, wherein the proximity center comprises a location;

executing a function with the proximity center to determine target data items that fall within one or more ~~a~~ proximity areas around the proximity center; and

spatially representing the target data items.

85. (new) A computer system having logic for evaluating risk associated with underwriting an insurance policy, wherein the logic is executed by the computer system, the logic comprising:

enabling setup of an event that may impact assessment of risk, wherein setup of an event comprises at least one of:

providing ring details, damage rate information, and PML rating data;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

86. (new) The article of manufacture of claim 85, wherein ring details include a number of rings and ring distance between each of the rings.

87. (new) The article of manufacture of claim 85, wherein damage rate information is associated with each ring.

88. (new) The article of manufacture of claim 85, wherein the PML rating data includes an association of PML and CAP.

89. (new) A computer system having logic for evaluating risk associated with underwriting an insurance policy, wherein the logic is executed by the computer system, the logic comprising:

enabling setup of a landmark, wherein the setup includes assigning a name, a location, a CAP, and a PML adjustment to the landmark;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

90. (new) A computer system having logic for evaluating risk associated with underwriting an insurance policy, wherein the logic is executed by the computer system, the logic comprising:

enabling location specific PML analysis;

receiving at least one location to be covered under the insurance policy;

automatically assessing risk associated with the location; and

determining whether to underwrite the location based on the assessed risk.

91. (new) The computer system of claim 87, wherein the logic further comprises:

receiving insurance policy details;

receiving location details for one location associated with the insurance policy details; and

generating PML results for the location.

92. (new) A computer system having logic for proximity analysis, wherein the logic is executed by the computer system, the logic comprising:

receiving selection of a proximity center;

executing a function with the proximity center to determine target data items that fall within a proximity area around the proximity center; and

spatially representing the target data items;

wherein the proximity center comprises a landmark and proximity areas comprise rings encircling the landmark.